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SW 1/4, Sec. 31, Township 3 S, Range 8 W, DeSoto County, Ms.

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 10 day of October, 2003, Peter Joseph Taverna III AKA Peter Joseph Taverne, Single Borrower, Joined Herein By Julie Taverna AKA Julie W. Taverna executed a Deed of Trust to Kirk Smith, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 1849 at Page 0497 and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 7 day of April, 2008

The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee

BY: *[Signature]*

Jeffrey Stephan
Limited Signing Officer

STATE OF PA
COUNTY OF MONTGOMERY

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Jeffrey Stephan known personally to me to be the CSO of the within named The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 7 day of April, 2008

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL

Aixa M. Torres, Notary Public
Horsham Twp., Montgomery County
My Commission Expires Aug. 3, 2010

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES

F08-0981

anb